Before the State of South Carolina Department of Insurance

In the matter of:

John P. Goodman

Post Office Box 1223 Florence, South Carolina 29503 SCDOI File Numbers 07-1197

Default Order Revoking All Licensing Privileges

This matter comes before me pursuant to the Letters of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (Supp. 2004), by the State of South Carolina Department of Insurance upon John P. Goodman by both certified mail, return receipt requested, and by regular mail on August 18, 2008.

That letter informed John P. Goodman of his right to request a public hearing upon the allegations of impropriety contained within the letter against him. The letter further warned that his failure to make a timely, written request would result in my summary revocation of his license to do business as a resident insurance producer within the State of South Carolina. **Despite that warning, John P. Goodman has failed to respond to the Department's letter.**

The South Carolina Department of Insurance has received evidence from Nationwide Insurance Company that you had a deficiency in the amount of \$12, 239.71.

Section 38-43-130 (A) of the South Carolina Code provides the Director or his designee "may revoke or suspend a producer's license after ten day's notice... that a producer has been convicted of a crime involving moral turpitude.

In accordance with my findings of fact, and considering John P. Goodman's failure to avail himself of his opportunity to be heard, I now conclude, as a matter of law, that John P. Goodman violated S.C. Code Ann. § 38-43-130 (A)(C)(4). (A) "The Director or his designee may place on probation, revoke, or suspend a producer's license after ten days' or refuse to issue or reissue a license when it appears that the producer has... violated this title or any regulation promulgated by the department, or has willfully deceived or dealt unjustly with the citizens of this State; (C) The words "deceived or dealt unjustly with the citizens of this State" include, but are not limited to,....(4) improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business".

This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's, *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2000). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under

the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. § 38-3-110(3) (Supp. 2004).

It is, therefore, ordered that the license of John P. Goodman to do business as a resident insurance producer within the State of South Carolina be, and is hereby, revoked, and that no license issued through the State of South Carolina Department of Insurance is to be issued to him.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which John P. Goodman is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance producer within the State of South Carolina.

This order becomes effective as of the date of my signature below.

Scott H. Richardson
Director of Insurance

October / , 2008 at Columbia, South Carolina

John P. Goodman default revocation.doc

Before the State of South Carolina Department of Insurance

In the matter of:

SCDOI File Number 07-1197

John P. Goodman

Affidavit of Default

Post Office Box 1223 Florence, South Carolina 29503

Personally appeared before me David E. Belton, who, being duly sworn, stated that at all times relevant to this Affidavit of Default he was the attorney representing the State of South Carolina Department of Insurance (the Department) in this administrative action. He further stated the following:

The Department served notice on John P. Goodman at the address detailed above by a Letter of Allegation and Notice of Opportunity for a Public Hearing that the Department would request the Director of Insurance to summarily revoke his license to act as a resident insurance producer within the State of South Carolina in thirty days. The Department served that notice, pursuant to S.C. Code Ann. § 38-3-170 (Supp. 2004), by "depositing it in the United States mail, postage prepaid, addressed to the last known address of the person and registered with the return receipt requested." That letter further notified John P. Goodman of his opportunity, within thirty days, to request in writing a public hearing.

The Department mailed the notice concerning the right to a hearing by certified mail, return receipt requested, and by regular mail, on or about August 18, 2008. The certified and regular letter was returned marked "boxed closed/unable to forward/return to sender" on September 4, 2008. John P. Goodman has made no request for a public hearing or any other response to the notice. The time in which to do so has expired. he is now in default.

Sworn to and subscribed before me this D day of October, 2006

Theodore Pasley

Notary Public for the State of South Carolina My Commission Expires: August 12, 2018

John P. Goodman affidavit of default doc

David E. Belton

Senior Associate General Counsel South Carolina Department of Insurance

Post Office Box 100105

Columbia, South Carolina 29206

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